

Board of Education and Town

Monthly Health Insurance Reserve Report

Cash Flow Analysis - March 2026

	BOE	Town	Balance
Balance 2/28/26	1,020,756.23	268,216.04	1,288,972.27
Employer Contribution*			
Sewer & Water			
Café	7,114.31		
Employee Contributions**	174,141.19	25,584.61	
Interest	1,767.55	469.85	
Employer HSA contributions	(109,500.00)		
Third Party Admininstrator Fees Mar & Apr	(4,876.00)	(1,155.50)	
PCORI refund June 2023		839.91	
Aegle Capital Stop Loss	236.00	(24.00)	
HM Billing Stop Loss	(71,095.26)	(18,087.84)	
Aegle Stop Loss Reimb	15,926.90		
HM Stop Loss Reimb	45,090.42		
Administrative Costs	(14,408.16)	(3,683.23)	
RX			
Claims (thru 3/31/26)	(705,936.64)	(188,066.61)	
Balance 3/31/26***	359,216.54	84,093.23	443,309.77

* The employer portion is determined at the start of year and divided by 12 so each month the contribution will be the same.

** Employees portion of the health insurance premium collected for the month

***Reconciled TD Bank Account 7683